IN THE CLAIMS:

Claims 1, 2, 5, 12-20 have been canceled and claims 21-32 have been added by this Amendment. A complete claim listing follows:

Claims 1-2 (Canceled)

Claim 3-4 (Canceled)

Claims 5 (Canceled)

Claims 6-11 (Canceled)

Claims 12-20 (Canceled)

Claim 21 (New) In combination, a host organizer and an ancillary article removable from said host organizer,

said host organizer including -

an organizer casing having an exterior surface,

an organizer pocket located on the exterior surface of the casing, the pocket having an exterior surface on which first releasable attachment means is mounted, and

an organizer flap extending from the casing and over at least a portion of the exterior surface of the pocket, the flap having an interior surface on which second releasable attachment means is mounted, the second attachment means being complementary to and alignable with the first attachment means such that the flap is releasably attachable to the pocket;

said ancillary article including -

an article body, and

an article flap extending from the article body, the article flap having interior and exterior surfaces on which third and fourth removable attachment means are mounted, respectively,

the third attachment means being complementary to the first attachment means and

the fourth attachment means being complementary to the second attachment means,

the article body being configured to fit in the organizer pocket,
the article flap overlapping the organizer pocket to permit alignment and
attachment of the third attachment means with the first attachment
means when the article body is in the organizer pocket, such that
the article flap is releasably attachable to the organizer pocket,
the organizer flap overlapping the article flap to permit alignment and
attachment of the second attachment means with the fourth
attachment means when the article body is in the organizer pocket,
such that the organizer flap is releasably attachable to the article
flap.

- Claim 22 (New) The combination of claim 21, wherein said host organizer is a loose-leaf binder.
- Claim 23 (New) The combination of claim 21, wherein said ancillary article is a wallet.
- Claim 24 (New) In combination, a binder and an ancillary article removable from said binder,

said binder including -

- a binder cover having an exterior surface,
- a binder pocket located on the exterior surface of the cover, the pocket having an exterior surface on which first releasable attachment means is mounted, and
- a binder flap extending from the cover and over at least a portion of the exterior surface of the pocket, the flap having an interior surface on which second releasable attachment means is mounted, the second attachment means being complementary to and alignable with the first attachment means such that the flap is releasably attachable to the pocket;

said ancillary article including -

an article body, and

an article flap extending from the article body, the article flap having interior and exterior surfaces on which third and fourth removable attachment means are mounted, respectively,

the third attachment means being complementary to the first attachment means and

the fourth attachment means being complementary to the second attachment means,

the article body being configured to fit in the binder pocket,
the article flap overlapping the binder pocket to permit alignment and
attachment of the third attachment means with the first attachment
means when the article body is in the binder pocket, such that the
article flap is releasably attachable to the binder pocket,

the binder flap overlapping the article flap to permit alignment and attachment of the second attachment means with the fourth attachment means when the article body is in the binder pocket, such that the binder flap is releasably attachable to the article flap.

Claim 25 (New) The combination of claim 24, wherein said ancillary article is a wallet.

Claim 26 (New) In combination, a binder and a wallet removable from said binder, said binder including –

- a binder cover having an exterior surface,
- a binder pocket located on the exterior surface of the cover, the

 pocket having an exterior surface on which first releasable
 attachment means is mounted, and
- a binder flap extending from the cover and over at least a portion of the exterior surface of the pocket, the flap having an interior surface on which second releasable attachment means is mounted, the second attachment means being complementary to and alignable with the first attachment means such that the flap is releasably attachable to the pocket;

said wallet including -

- a wallet body, and
- a wallet flap extending from the body, the wallet flap having interior and exterior surfaces on which third and fourth removable attachment means are mounted, respectively,

the third attachment means being complementary to the first attachment means and the fourth attachment means being complementary to the second attachment means,

the body being configured to fit in the binder pocket,

- the wallet flap overlapping the binder pocket to permit alignment and attachment of the third attachment means with the first attachment means when the wallet body is in the binder pocket, such that the wallet flap is releasably attachable to the binder pocket,
- the binder flap overlapping the wall flap to permit alignment and attachment of the second attachment means with the fourth attachment means when the wall body is in the binder pocket, such that the binder flap is releasably attachable to the wallet flap.
- Claim 27 (New) The combination of claim 26, wherein the binder cover forms an Interior wall of said binder pocket.
- Claim 28 (New) The combination of claim 26, wherein the first, the second, the third, and the fourth attachment means are snap fastener elements.
- Claim 29 (New) The combination of claim 26, wherein the wallet flap is a closure flap for said wallet.
- Claim 30 (New) The combination of claim 26, wherein the wallet body is configured to Fit substantially inside the binder pocket.
- Claim 31 (New) The combination of claim 26, wherein said binder is a loose-leaf binder.
- Claim 32 (New) The combination of claim 26, wherein said binder further includes a spine, the binder cover being movably mounted to the spine, and wherein the binder pocket contains a pocket opening, the pocket opening being adjacent to the spine.